

# First Choice 1st Mortgage

Our customized mortgage solutions are perfect for individuals who are self-employed, new to Canada, starting a new job, or navigating a recent life event. Explore mortgage options designed to fit your unique needs, featuring flexible underwriting and a simple application process.

PRODUCT	RATE	COMMITMENT FEE	NOTES
<b>CHOICE 65</b> 24 Months (Open after 12 Months)	6.99%*	2.49%	*Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 50 bps premium is added to the rate.
<b>CHOICE 70</b> 24 Months (Open after 12 Months)	7.49%*	2.49%	*Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 50 bps premium is added to the rate.
<b>CHOICE 75</b> 24 Months (Open after 12 Months)	7.99%*	2.49%	*Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 50 bps premium is added to the rate.

## TERMS & CONDITIONS

Income Verification (if required)	6-12 months bank statements, NOA, LOE, paystubs
Maximum Mortgage	Up to \$2MM (75% LTV)
Occupancy Type	Owner-occupied and/or rental properties; rentals subject to a 12-month term
Max Amortization	P&I payments up to 35 years or interest only payments
Valuation	From approved appraisal list


## LOCATION

Up to 75% - Ontario Only

## PROPERTY TYPE

LTV	65%	75%
Single Family	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Duplex	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4plex	one unit must be O/O	
Townhouse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Strata Townhouse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Apartment Condo	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

\*GTA Only  
Other conditions may apply.

 905.738.6965

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 uptownfinancial.ca

PLEASE SUBMIT YOUR APPLICATIONS TO DEALS@UPTOWN.CA